

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
RICHMOND DIVISION**

IN RE: STACEY G. KELLY

Case No.: 20-30212-KRH
Chapter: 13
Trustee: Suzanne E. Wade

NAVY FEDERAL CREDIT UNION, Movant

v.
STACEY G. KELLY, Defendant

**ANSWER TO MOTION OF NAVY FEDERAL CREDIT UNION
FOR RELIEF FROM AUTOMATIC STAY**

COMES NOW the Debtor, Stacey Kelly, by counsel, Seth J. Marks, Esq., of Pagano & Marks, P.C., and answers as follows:

1. The Defendant admits the allegations contained in paragraphs 1, 2, 4, 5, 6, 8 of the Plaintiff's Motion.
2. The Defendant denies the allegations contained in paragraphs 3, 9, 10a, 11, 11a, 12 of the Plaintiff's Motion.
3. The Defendant does not have sufficient information to either deny or admit the allegations contained in paragraph 7, 10 of the Plaintiff's Motion.
4. Movant has not shown the irreparable harm necessary to justify lifting the stay, nor that the alleged harm would continue if a payment arrangement, modified plan or modified stay where agreed to. Even if the Movant is entitled to relief from the stay, the stay should not be terminated. The Court should grant less drastic relief by conditioning or modifying the stay.

WHEREFORE, the Debtor prays that the Movant's motion be dismissed, the Debtor be allowed an opportunity to bring the account current, file a modified plan, make good faith payments; and/or that the Debtors' be granted all other relief as this Court deems just and proper including, but not limited to, the right modify this Answer to the Motion for Relief from Stay, if necessary.

Respectfully Submitted:
STACEY G. KELLY

By: /s/ Seth J. Marks, Esq.
 Counsel for the Debtor

CERTIFICATION OF SERVICE

I hereby certify that on Tuesday, August 16, 2022, I mailed the foregoing Answer to Motion for Relief from Stay by electronic mail or first class mail, postage pre-paid to all the parties listed below and on the attached mailing matrix:

Movant-----

Douglas R. Blecki, Jr., Esq.
Silverman Theologou, LLP
11200 Rockville Pike, Ste 520
N. Bethesda, Maryland 20852

Trustee-----

Suzanne E. Wade
Chapter 13 Trustee
7202 Glen Forest Drive, Suite 202
Richmond, VA 23226

Debtor-----

Stacey G. Kelly
4209 Seamore St
Richmond, VA 23223

/s/ Seth J. Marks, Esq.
Seth J. Marks, Esq. VSB #75153
Pagano & Marks, P.C.
25 E. Main Street
Richmond, VA 23219
(804) 447-1002